



Choosing the Right
Donor-Advised Fund
for *You*

STIFEL
Charitable Inc.®

Charitable giving is often an important component of financial, tax, and estate planning. If you're looking to make an impact on the causes you care about the most while also realizing potential tax benefits and reduced record-keeping burdens, then a donor-advised fund might be right for you. Here are some key questions to consider when selecting a donor-advised fund.

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First, What Is a Donor-Advised Fund?

A donor-advised fund (DAF) is a simple, flexible, and tax-efficient way to manage charitable giving. Donors receive an immediate tax deduction for contributions to the DAF, and assets can grow tax free until you are ready to facilitate grant distributions to the qualified nonprofit organizations of your choice. Additionally, naming a successor, such as your children, or creating a legacy fund allows your tradition of giving to continue for generations to come. The Stifel DAF delivers a strategic, organized solution for your charitable giving and offers easy access to a dedicated team of DAF professionals when you need guidance and support.

Why Choose a DAF?



Support your charitable giving throughout your lifetime



Create a legacy to extend your impact after your lifetime



Simplify giving to multiple organizations over time



Maximize tax benefits



Can be invested for potential growth



Eligible to be the charitable beneficiary of an individual retirement account (IRA), charitable remainder or lead trust (CRT/CLT), transfer on death (TOD) assets, trust, or will



Does not require additional legal expense to establish or administer

What Is the Right DAF for You?

As you consider your DAF options, it's important to review a number of key factors. Here's a look at how the Stifel DAF stacks up:

AFFILIATIONS

Questions to consider:

- Is the DAF's sponsor independent or affiliated with another entity?
- If affiliated, will the affiliation limit your ability to recommend grants?

The Stifel DAF is sponsored by Stifel Charitable Inc., a 501(c)(3) nonprofit public benefit corporation that seeks to increase charitable giving in the U.S. by offering clients the flexible giving solution of donor-advised and designated fund accounts.

Stifel is one of the nation's leading wealth management and investment banking firms and strives to remain its clients' Advisor of Choice by understanding their needs and consistently providing quality advice. Together with your Stifel Financial Advisor, you determine a suitable risk profile and investment style to choose the appropriate investment strategy for pursuing your DAF's goals.

CONTRIBUTIONS

Questions to consider:

- Are there any minimum requirements to open or contribute to a DAF?
- What types of assets are eligible as contributions, e.g., cash, marketable securities, real estate?
- What about illiquid or complex assets? Are there immediate liquidation requirements?

A donor can start a Stifel DAF account with as little as \$25,000, and additional donations can be made at any time.

Examples of accepted donations include cash, publicly traded securities, and complex assets, including business interests, and real estate. Generally, non-cash gifts are liquidated and proceeds are credited to the fund.

Stifel Charitable will work with you, your Stifel Financial Advisor, and your other professional advisors to assess the viability and tax efficiency of illiquid assets for your DAF on a case-by-case basis.

INVESTMENTS

Questions to consider:

- What are my investment options?
- Does my Financial Advisor provide investment services for the DAF?

Your Stifel Financial Advisor will work alongside you and Stifel Charitable to invest your contributions in the appropriate Stifel investment advisory program to help you support your charitable giving goals.

GRANT DISTRIBUTIONS

Questions to consider:

- Are there any restrictions on grant distributions (i.e., geographic, religious, etc.)?
- Is there a minimum annual distribution requirement?
- What is the minimum grant amount?

With the Stifel DAF, you can choose when to recommend grant distributions to any IRS-qualified nonprofit organization in the U.S., or even internationally, with no annual mandatory minimum. Grants can be \$100 or more with no limit on the number of grants.

SUCCESSION

Questions to consider:

- How flexible are the provisions for succession upon your death?
- Is involvement limited to you and/or your spouse, or can you name other successive advisors, such as children or other individuals of your choice?

With the Stifel DAF, you have a variety of options available to you. You can name successor advisors, such as children or trusted family members, to continue your tradition of giving for generations to come. You can create a Stifel Legacy Fund to ensure your fund continues supporting the causes you care most about, even after you are gone. Or, you can create a hybrid legacy plan that allocates a portion of the fund balance to successor advisors and another portion to create a Stifel Legacy Fund to continue your support of favorite causes. It's your choice.

ONLINE ACCESS

Question to consider:

- Does the program offer the ease of secure online access to your account?

The Stifel DAF offers online access through your own DonorView portal, making it easy to check fund balances, view account activity, and make grant distribution recommendations.

COSTS

Question to consider:

- What are the annual costs and fees associated with opening and maintaining a donor-advised fund?

Stifel Charitable assesses an administrative fee on each DAF account. Additionally, investment fees are assessed separately based on the applicable investment management of the fund.

Stifel Donor-Advised Funds are handled by Stifel Charitable Inc., which is a 501(c)(3) non-profit organization. Stifel Financial Corp. companies, including Stifel, Nicolaus & Company, Incorporated, Stifel Bank, and Stifel Trust Company, N.A., provide services to Stifel Charitable Inc. Stifel does not provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.